

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CRYSTAL L JOSEPH

Debtor(s)

Case No. 08-21706

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2008.
- 2) The plan was confirmed on 11/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/22/2013.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,400.00.
- 10) Amount of unsecured claims discharged without payment: \$20,815.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor	\$72,610.92
Less amount refunded to debtor	\$2,055.96

**NET RECEIPTS:** **\$70,554.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,491.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,025.27
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,516.77**

Attorney fees paid and disclosed by debtor: \$8.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	4,709.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	1,509.00	1,509.76	1,509.76	1,509.76	0.00
CITIFINANCIAL MORTGAGE CO	Unsecured	11,322.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	238.00	243.34	243.34	243.34	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	10,905.00	10,701.62	10,701.62	10,701.62	0.00
EAST BAY FUNDING	Unsecured	360.00	404.07	404.07	404.07	0.00
EAST BAY FUNDING	Unsecured	582.00	635.07	635.07	635.07	0.00
EAST BAY FUNDING	Unsecured	157.00	189.45	189.45	189.45	0.00
ECAST SETTLEMENT CORP	Unsecured	9,750.00	9,790.36	9,790.36	9,790.36	0.00
FIFTH THIRD BANK	Unsecured	10,145.00	10,145.07	10,145.07	10,145.07	0.00
GE MONEY BANK	Unsecured	124.00	155.99	155.99	155.99	0.00
LVNV FUNDING	Unsecured	459.00	14,828.00	14,828.00	14,828.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	12,545.00	11,466.84	11,466.84	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,828.00	10,975.16	10,975.16	10,975.16	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,999.00	1,209.26	1,209.26	1,209.26	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,153.00	2,070.34	2,070.34	2,070.34	0.00
SEARS	Unsecured	3,631.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	240,000.00	248,408.59	248,408.59	0.00	0.00
WFNNB TSA	Unsecured	1,153.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	180.00	180.70	180.70	180.70	0.00



<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$248,408.59	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,466.84	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$259,875.43</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,038.19</b>	<b>\$63,038.19</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$7,516.77</u>
Disbursements to Creditors	<u>\$63,038.19</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$70,554.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.